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What is an Educational Event?

Per the CMS definition - Educational events are designed to inform Medicare beneficiaries about Medicare Advantage, Prescription Drug or other Medicare programs and do not include marketing.

Practically it looks like a speaking event supported by and/or facilitated by a broker in a less structured or less formal environment, with the intent of sharing knowledge with the audience. These events are informational only and are provided as a community service. Topics can include general Medicare knowledge or information not related to insurance but where the speaker has expertise.

It's the content of the event which makes it educational or sales/marketing – not the format or whether it's formal, etc. Please read the CMS guidance in the Appendix from Section 50.1 and 50.2.

NOTE: If an event is not advertised as "Educational" it is automatically considered a sales event.

Educational events are NOT sales events.

1. No plan information can be shared (i.e., premiums, copays/coinsurance, specific benefits)
2. No specific plan or Carrier information can be displayed
3. Sign-in CANNOT be required

Changes for 2020:

1. **Educational and Sales Events:** CMS removed the prohibition that sales events cannot immediately follow educational events. This should provide flexibility in planning events and increasing attendance. Agents can now hold an educational meeting at a hotel meeting room at 9AM immediately followed by a sales/marketing event at 10AM. The two events must be kept distinctly separate (i.e. don't start the sales event prior to the scheduled 10AM meeting time or incorporate any sales information into the 9AM educational meeting). Starting 10/1/2019, they can be scheduled back-to-back.
2. **Permission/Consent-to-Contact:** CMS removed regulatory language restricting permissions to contact to be only event specific. This now gives agents more flexibility after receiving properly documented permission to contact within a reasonable timeframe. Some examples of what would be *reasonable*:
   a. If someone gives you permission to contact them during AEP, you have through AEP (12/7) to reach out
   b. If someone gives you permission to contact them any other time of the year – similar to the AEP timeframe of seven (7) weeks – you could contact them for another two (2) months

What are Informal Sales or Tabletop Sales Event?

Per the CMS definition - Marketing/sales events are events designed to steer, or attempt to steer, enrollees or potential enrollees toward a plan or a limited set of plans.

Practically, it's a sales event sponsored and conducted by a plan in a less structured or less formal environment, typically a manned table and chair activities/events, Health/Wellness fairs, kiosk or any other form of "street" marketing (e.g., lemonade stands, etc.).

The purpose of an informal sales event is to:

- Market, and/or
- Prospect with intent to sell

NOTE: If an event is not advertised as "Educational" it is automatically considered a Sales Event.

Informal Sales Events can take place in any setting in which we establish a "presence" and no formal group and/or sales presentation is planned, but includes proactive interactions with beneficiaries requesting: information, future follow-up, specific answers about the plan, or to set 1:1 appointments AFTER the event has taken place.

NOTE: A Scope of Appointment must be obtained *prior* to a 1:1 appointment that results from the event.

How do I Find a Location to Host a Tabletop Sales Event?

- Take the time to define who you want to get in front of and what you're offering; generally, the more targeted your approach, the better your results will be
- Determine audience you want to target: Any senior/LIS/T65/people who don't speak English/people moving
- Locate businesses/events where target audience congregates (i.e. health fairs, certain businesses
- Convey value of your table to business/event and how your tabletop event can support the desired business/event location

NOTE: you cannot conduct any marketing or sales activities in a healthcare setting – read CMS guidance in the Appendix – see Section 60.4.

How do I Report a Tabletop Sales Event?

Events that are NOT Carrier specific must be reported to CareFree Insurance a least a week in advance. Complete the Event Planning Form and email to CareFree Sales leader and Broker Services at **agentservices@carefreeinsurance.net.** Broker services will contact you upon receipt.

Aetna/Coventry-Specific Events

Report all formal and informal marketing/sales events by the 18th of each month for events scheduled for the following month to Jessica Nunez (NunezJ@carefreeinsurance.net) and copy local Manager.

Report all marketing/sales events (including additional events reported throughout the month) prior to advertising the event or 10 calendar days prior to the event's scheduled date, whichever is earlier. Aetna reserves the right to reject last-minute event submissions that do not meet CMS and Aetna requirements.

Humana-Specific Events

Must be completed 21 days prior to the event and emailed to the local Humana sales manager or the event will not be approved.

WellCare-Specific Events

Reporting must be completed in the timeframes below and emailed to the local WellCare sales manager or the event will not be approved.

Minimum lead/approval time:
- Non-advertised events: 10 days
- Direct Mail: 30 days
- Print: 16 days

Other Carriers

Work directly with local broker manager.

How do I Prepare for a Tabletop Sales Event?

- Report the event to CareFree or the Carrier
- If the event is non-Carrier specific, agents can use CareFree's event flyer to advertise; download the Event Flyer from the CareFree website <imbed link over the "CareFree website" text>; complete the details on the flyer and distribute
- Contact venue 2-3 days prior to the event date verifying that you will be there at the scheduled time and date

For Cancellations:

- Notify marketing coordinator and/or manager if you are cancelling and/or updating an event LESS than 48 hours before originally scheduled date/time: agent must be present at location at scheduled start time, and remain for 30 minutes to notify attendees of cancellation/change AND distribute plan material; ask venue if sign can be posted for late arrivals that venue will remove later
- Notify if canceled/updated MORE than 48 hours before originally scheduled date/time: contact the marketing coordinator and/or manager so that attendees get notified by same method used to advertise event

What do I Do to Start a Tabletop Sales Event?

- Contact marketing events coordinator and/or manager if running late – letting them know event will not start at reported start time so Carrier can be informed ASAP
- Contact venue and request them to post a sign to advise attendees, ex: "Event will start at <new time> due to agent stuck in heavy accident traffic."
- Check-in to make sure venue knows you are present (manager, receptionist, hostess/cashier, etc.); present letter of authorization; introduce yourself and describe what you do
- Get Verification Form signed at this time (pertains to CVS events)
- Agent must attend for the entire time scheduled
- Minimum event time is 1 hour, excluding setup
- Agents may stay past the set end time, if necessary, but check with venue first
- Provide contact information upon request by the beneficiary or member
- Remain at event until it's over - do not leave the event site, table, kiosk, etc.
- If you must leave kiosk/table, put signage with return time (for bathroom break, lunch, etc.)
- Do smile, be friendly
- Neatly and properly place tablecloth on table, if using one
- Place pens, brochures, flyers, business cards, promos, and marketing materials on table
- Secure personal belongings

Behaviors/Actions to Avoid

- Do not conduct health screenings, genetic testing, or other like activities that could give the impression of "cherry picking"
- Do not require beneficiaries to provide any contact information as a prerequisite for attending the event, includes both formal and informal events
- Do not distribute or display mandatory sign-in sheets – that is a clear CMS violation and something CMS secret shoppers look for
- Do not use personal contact information obtained to notify individuals of raffle or drawing winnings for any other sales/marketing purpose
- Do not claim that you are recommended or endorsed by CMS, Medicare, or the Department of Health & Human Services (DHHS)
- Do not make any "absolute" or "qualified" superlative statement(s) about the plan(s) offered
- Do not market any non-health related products, (i.e., annuities or life insurance - referred to as "cross selling")
- Do not make statements that could be construed as "scare tactics" in order to put any pressure on beneficiaries to enroll in a plan, or make inaccurate, inappropriate, or misleading statements
- Do not ask beneficiaries for referrals. Referrals can be requested from current members only, but the information provided can only be name, email and mailing address; no phone numbers may be provided; all emails must provide on each communication an opt-out process to no longer receive emails
- Do not play on your phone or fail to make eye contact with prospective clients

Setting Up and Breaking Down

- Upon completion of the event, break down your table and chairs, and notify the Management Team Member that the event is over and that you are leaving
- Kindly thank them for having you there

Best Practices for a Tabletop Sales Event

Attracting Beneficiaries

- Positive Attitude – Attitude & Expectations influence outcome - approach opportunities w/open-mind/positive expectation to increase likelihood of success!
- Talk to Everyone – Sales is a numbers game - more people you talk to, more sales you'll score! If you tend to be introverted/soft-spoken, practice ways to break the ice and try partnering up w/ more vocal brokers to learn from their approach; stand in front or on the side of the table
- Attract Attention – We're not allowed to "approach," so draw clients to you w/visually appealing displays, giveaways and a smile!
- Be Friendly/Approachable – People are naturally weary of salespeople, so aim to be someone clients WANT to interact with - initiate contact with a warm greeting and normal conversation to make them feel comfortable
- Establish Trust/Credibility – Come across professional, knowledgeable and sincere – know the benefits, practice delivery and be prepared with all the needed sales tools (Benefit highlights, SOB, Provider Directory, Drug Formulary)
- Spark Interest with Catchy Openers – Identify common needs/issues that will resonate and offer solutions
- Partner-Up – Collaborate with brokers who can help you to reach a wider audience and improve effectiveness (i.e., male rep w/female rep, reps of different languages spoken, etc.)

Dialogue Suggestions for Events

- Have an “elevator speech” ready
- If approached by a perspective member or beneficiary and they ask: “Hello, what do you do?” You can start by saying: “I work with eligible Medicare individuals and/or beneficiaries and I help them sift through the complicated issues that make up Medicare. I can help an individual find benefits that suit their needs.” “How may I help you or another individual that may benefit from my help?”
- You must get Consent to Contact (CTC) to call beneficiaries AFTER the event
- If anyone would like a call back, have them complete the Consent form electronically on your web page. If they ask, “Can you please contact me?”; you can say, “I’d be happy to; however, due to CMS regulations, I am unable to do so, unless you fill out a permission to call form. (Provide paper or electronic CTC form to be completed.)
- You must get a Scope of Appointment form signed prior to conducting a 1-on-1 sales presentation for an appointment scheduled for AFTER the event
- Provide at least two available times for that person; preferably an afternoon and a morning; if permission is granted, complete the appointment form right then and there. The SOA must be completed prior to presenting a Medicare plan at an individual/personal 1-on-1 appointment.

APPENDIX

Excerpts from the CMS Medicare Communications and Marketing Guidelines (MCMG) – updated 8/6/2019

Definitions:

Educational Event
Educational events are designed to inform Medicare beneficiaries about Medicare Advantage, Prescription Drug or other Medicare programs and do not include marketing.

Marketing/Sales Event
Marketing/sales events are events designed to steer, or attempt to steer, enrollees or potential enrollees toward a plan or a limited set of plans.

50.1 – Educational Events
Educational events are designed to inform beneficiaries about Medicare Advantage, Prescription Drug, or other Medicare programs. Educational events:
- Must be advertised as educational
- Hosted in a public venue by the Plan/Part D sponsor or an outside entity
- May include communication activities and distribution of communication materials
- May answer beneficiary-initiated questions
- May set up a future marketing appointment (signed Scope of Appointment form required), distribute business cards and contact information for beneficiaries to initiate contact; may set up a future call (signed Consent-to-Contact form required)
- Must not include marketing /sales activities or distribution of marketing materials or enrollment forms

50.2 – Marketing/Sales Events
Marketing/Sales Events are designed to steer or attempt to steer potential enrollees, or the retention of current enrollees, toward a Plan or limited set of Plans. The following requirements apply to all marketing/sales events:
- Plans/Part D sponsors must submit talking points and presentations to CMS prior to use, including those to be used by agents/brokers
- Sign-in sheets must clearly be labeled as optional
- May not conduct health screenings, genetic testing, or other activities that may be perceived as, or used for, “cherry picking”
- Plans/Part D Sponsors may not require attendees to provide contact information as a prerequisite for attending an event
- May not use contact information for potential enrollees provided for raffles or drawings for purposes other than may only be used for that purpose

60.4 – Plan/Part D Sponsor Activities in the Healthcare Setting
Plans/Part D sponsors may not conduct sales activities, including sales presentations, the distribution of marketing materials, and the distribution and collection of enrollment forms in healthcare settings, except in common areas. Common areas in a healthcare setting include, but are not limited to: common entryways, vestibules, waiting rooms, hospital or nursing home cafeterias, and community, recreational, or conference rooms. Restricted areas generally include, but are not limited to: exam rooms, hospital patient rooms, treatment areas where patients interact with a provider or clinical team and receive treatment (including dialysis treatment facilities), and pharmacy counter areas (where patients interact with pharmacy providers and obtain medications).